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**CC:**  
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**Attachments:**

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The prospect of allowing the Wal-Mart company to have their own bank is extremely disturbing to me. The principles behind the anti-trust laws are to ensure competition and choice. They were also designed to ensure that no one company can control a community.

The Wal-Mart company drives down wages in every aspect of their business. They move in and overtake small communities. As they continue to expand, their power base grows.

The anti-trust laws were passed to prevent any one company from having so much power and influence that they could control the government. If Wal-Mart were allowed to "branch" out into banking, they would be able to force out smaller banks and credit unions. Wal-Mart would then be able to CONTROL the people in that community.

Most Americans believe that the banking and insurance industry have too much power now. But at least they only control ONE aspect.

Please review of the "company camps" of the depression era and realize that Wal-Mart refuses to even provide affordable health care for their employees. Consider what they could AND WOULD do if provided the opportunity with the banking industry.

I, for one, believe that Wal-Mart thinks that it is "above" the law and that it can do anything it wants to because they can "buy" whatever they want. Do not allow them to "buy" the communities of this country!